


**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**  
**Division of Housing Policy Development**

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**MEMORANDUM**

**DATE:** April 2, 2009

**TO:** Interested Parties

**FROM:**   
Cathy E. Creswell, Deputy Director  
Division of Housing Policy Development

**SUBJECT:** Official State Income Limits for 2009

Attached are official State Income Limits for 2009 for all counties reflecting extremely low-, very low-, lower-, median-, and moderate-income for households of various sizes. These income limits are posted at the Department of Housing and Community Development's (Department) website <<http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>> and replace those in effect until this posting.

These official State Income Limits are for determining eligibility of household incomes or calculating housing cost amounts for housing assistance programs. Note that use of these official State Income Limits is subject to a particular program's definition of income, family, family size, effective dates, and other factors. Also, definitions applicable to income categories, criteria, and areas sometimes differ between programs, and there are other sets of income limits used by some programs.

California Health and Safety Code (H&SC) provides that limits for the extremely low- (H&SC 50106), very low- (H&SC 50105), and low- (H&SC 50079.5) income categories are the same as those in the equivalent levels established by the U.S. Department of Housing and Urban Development (HUD) for its Section 8 Housing Choice Voucher (HCV) Program. Pursuant to State law, the Department is required to publish these State income limits after HUD's release of its new income limits which occurred on March 19, 2009.

California Health and Safety Code Section 50093(c) requires the Department to file with the Office of Administrative Law changes that revise Section 6932 of Title 25 of the California Code of Regulations. The changes contain: (1) HUD's updated income limits for extremely low-, very low-, low-income households, and area medians and, (2) the Department's updated income limits for moderate-income households and adjustments to some area medians.

If you have any questions concerning these income limits, please contact Department staff at (916) 445-4728.

Attachment

## **Income Limits Pursuant to Title 25, § 6932 California Code of Regulations (CCR)**

### Methodology

The extremely low-, very low-, and lower-income limits contained in California Code of Regulations Section 6932 equal the extremely low-, very low-, and low-income limits established by the U.S. Department of Housing and Urban Development (HUD) for use in its Section 8 Housing Choice Voucher Program. Based on HUD's limits, the Department: (1) adjusts the median figure for some counties so there is no decrease from last year's limits, and for a few other counties applies the higher state "non-metropolitan" median figure; and (2) sets the State's moderate-income limits at 120 percent of the median figure.

HUD's FY 2009 estimates make more extensive use of ACS data than previous years. All estimates are projected forward from 2007 to April 1, 2009, using an annual trend factor of 3.0 percent.

In preparing the 2009 income limits, HUD used the 2007 American Community Survey (ACS) three year data published by the Bureau of the Census. Since the ACS responses were delivered between 2005 and 2007, the impact of the recession which began in 2008 on family incomes is not measured by these data. While HUD's FY 2009 median family income (MFI) estimates are still updates of 2000 Census data, the 2009 HUD update factors are similar to the methodology employed to generate FY 2008 update factors; however, FY 2009 estimates use three year ACS data because more areas are covered by the three year estimates. In general:

- FY 2009 estimates are based on local area ACS 2007 surveys for places of 20,000 or more, where such surveys have been published.
- Estimates for all other areas now reflect the state-level change between the 2000 Census state and 2007 ACS state estimates.

HUD first estimates median family income for the metropolitan statistical area (MSA) or for the sub-area (termed "HMFA" for HUD Metropolitan Fair Market Rent Area). Where an area or county has a condition that warrants special consideration, called an exception, HUD adjusts the limit for an income category. Upward adjustments are made either to the level of the State non-metropolitan median for high housing costs or because of a historical exception. Adjustments to the low-income limit are capped by the U.S. median. However, if an adjustment resulted in an income limit below that of last year, then, for the extremely low-, very low-, and low-income limits, HUD kept the limit at the level of the prior year.

Generally, but not always, the area median income (AMI) is the greater of either: 1) the median family income (MFI) for a county's metropolitan statistical area or its non-metropolitan county; 2) the MFI for non-metropolitan counties statewide (\$55,800 for 2009); or 3) the AMI of the prior year. Once HUD establishes the very low-income limits, they are then used to determine the limits for extremely low- and low-income categories. HUD's four-person very low-income limit usually equals 50 percent of MFI. Also, in most cases, the four-person median-income limit equals two times HUD's four-person very low-income limit, except when an adjustment has been made. For areas, in which the estimated MFI has decreased, HUD applies a "hold-harmless policy" to set the four-person median at the higher of normal income limit calculations or at the previous

year's income limits. Based on HUD's historical exceptions, the Department uses either the higher of HUD's current year updated estimated MFI or last year's AMI as the median figure. Finally, in some counties, adjustments and rounding conventions cause the four-person median income limit to be less than two times the four-person very low-income limit.

Although many four-person low-income limits equal 80 percent of the area median income, HUD's briefing materials specify that the low-income limits actually are calculated using 160 percent of the relevant four-person very low-income limit, with some HUD exceptions. An exception for some high income areas means that the four-person low-income limit is different from what the 160 percent calculation would yield because a maximum, or cap, was applied by HUD. An exception for high housing costs relative to incomes means that, although HUD may have raised the low-income limit for an area, HUD may not have raised the limit for the very low-income category. In sum, what is called, for example, an "80%" limit cannot be assumed to equal 80 percent of the AMI or four-person median income limit nor 160 percent of the very low-income limit due to HUD's adjustments.

California's extremely low-income limits are HUD's limits for "30% of Median". HUD calculates its "30% of Median" limits using 60 percent of the relevant very low-income limits, but with a floor set at the minimum Supplemental Security Income (SSI).

Income limits for all income categories are adjusted for household size so that larger households have higher income limits than smaller households. For all income categories, the income limits for household sizes other than four persons are calculated using the four-person income limit as the base. HUD's adjustments use the following percentages, with results rounded to the nearest \$50 increment:

Number of persons in Household: 1      2      3      4      5      6      7      8

Adjustments:                      70% 80% 90% Base 108% 116% 124% 132%

For households of more than eight persons, refer to the formula at the end of the table of the 2009 Income Limits. Due to the adjustments HUD can make between income limits in a given county, these tables should be the only method of determining eligibility. Arithmetic calculations are applicable only when a household has more than eight members.

References: FY 2009 HUD Income Limits Transmittal Notice PDR-2009-02 issued March 19, 2009 and FY 2009 HUD Income Limits Briefing Material dated March 11, 2009 available at <<http://www.huduser.org/datasets/il/il09/index.html>>.

Applicability

Due to the Housing and Economic Recovery Act (HERA) of 2008 (Public Law 110-289), income Limits used to determine qualification levels as well as set maximum rental rates for projects funded with tax credits authorized under Section 42 of the Internal Revenue Code (Code) and projects financed with tax exempt housing bonds issued to provide qualified residential rental development under Section 142 of the Code (hereafter referred to as Multifamily Tax Subsidy Projects (MTSPs)) are now calculated and presented separately from the Section 8 income limits. Income limits for MTSPs are available at the following <<http://www.huduser.org/datasets/mtsp.html>>.

State Income Limits for 2009

1 of 7

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Alameda County	Extremely Low	18,750	21,450	24,100	<b>26,800</b>	28,950	31,100	33,250	35,400
Area Median Income:	Very Low Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
89,300	Lower Income	46,350	53,000	59,600	<b>66,250</b>	71,550	76,850	82,150	87,450
	Median Income	62,500	71,450	80,350	<b>89,300</b>	96,450	103,600	110,750	117,900
	Moderate Income	75,000	85,700	96,450	<b>107,150</b>	115,700	124,300	132,850	141,450
Alpine County	Extremely Low	14,550	16,650	18,700	<b>20,800</b>	22,450	24,150	25,800	27,450
Area Median Income:	Very Low Income	24,300	27,750	31,250	<b>34,700</b>	37,500	40,250	43,050	45,800
69,400	Lower Income	38,850	44,400	49,950	<b>55,500</b>	59,950	64,400	68,800	73,250
	Median Income	48,600	55,500	62,450	<b>69,400</b>	74,950	80,500	86,050	91,600
	Moderate Income	58,300	66,650	74,950	<b>83,300</b>	89,950	96,650	103,300	109,950
Amador County	Extremely Low	14,300	16,300	18,350	<b>20,400</b>	22,050	23,650	25,300	26,950
Area Median Income:	Very Low Income	23,800	27,200	30,600	<b>34,000</b>	36,700	39,450	42,150	44,900
68,000	Lower Income	38,100	43,500	48,950	<b>54,400</b>	58,750	63,100	67,450	71,800
	Median Income	47,600	54,400	61,200	<b>68,000</b>	73,450	78,900	84,300	89,750
	Moderate Income	57,100	65,300	73,450	<b>81,600</b>	88,150	94,650	101,200	107,700
Butte County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Calaveras County	Extremely Low	13,250	15,150	17,050	<b>18,950</b>	20,450	22,000	23,500	25,000
Area Median Income:	Very Low Income	22,100	25,250	28,400	<b>31,550</b>	34,050	36,600	39,100	41,650
63,100	Lower Income	35,350	40,400	45,450	<b>50,500</b>	54,550	58,600	62,600	66,650
	Median Income	44,150	50,500	56,800	<b>63,100</b>	68,150	73,200	78,250	83,300
	Moderate Income	53,000	60,550	68,150	<b>75,700</b>	81,750	87,800	93,850	99,900
Colusa County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Contra Costa County	Extremely Low	18,750	21,450	24,100	<b>26,800</b>	28,950	31,100	33,250	35,400
Area Median Income:	Very Low Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
89,300	Lower Income	46,350	53,000	59,600	<b>66,250</b>	71,550	76,850	82,150	87,450
	Median Income	62,500	71,450	80,350	<b>89,300</b>	96,450	103,600	110,750	117,900
	Moderate Income	75,000	85,700	96,450	<b>107,150</b>	115,700	124,300	132,850	141,450
Del Norte County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
El Dorado County	Extremely Low	15,300	17,500	19,650	<b>21,850</b>	23,600	25,350	27,100	28,850
Area Median Income:	Very Low Income	25,500	29,100	32,750	<b>36,400</b>	39,300	42,200	45,150	48,050
72,800	Lower Income	40,800	46,600	52,450	<b>58,250</b>	62,900	67,550	72,250	76,900
	Median Income	50,950	58,250	65,500	<b>72,800</b>	78,600	84,450	90,250	96,100
	Moderate Income	61,150	69,900	78,600	<b>87,350</b>	94,350	101,350	108,300	115,300

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Fresno County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Glenn County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Humboldt County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Imperial County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Inyo County	Extremely Low	12,550	14,300	16,100	<b>17,900</b>	19,350	20,750	22,200	23,650
Area Median Income:	Very Low Income	20,900	23,900	26,850	<b>29,850</b>	32,250	34,650	37,000	39,400
59,700	Lower Income	33,450	38,200	43,000	<b>47,750</b>	51,550	55,400	59,200	63,050
	Median Income	41,800	47,750	53,750	<b>59,700</b>	64,500	69,250	74,050	78,800
	Moderate Income	50,150	57,300	64,500	<b>71,650</b>	77,400	83,100	88,850	94,600
Kern County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Kings County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Lake County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Lassen County	Extremely Low	12,100	13,850	15,550	<b>17,300</b>	18,700	20,050	21,450	22,850
Area Median Income:	Very Low Income	20,150	23,050	25,900	<b>28,800</b>	31,100	33,400	35,700	38,000
57,600	Lower Income	32,250	36,900	41,500	<b>46,100</b>	49,800	53,500	57,150	60,850
	Median Income	40,300	46,100	51,850	<b>57,600</b>	62,200	66,800	71,400	76,050
	Moderate Income	48,350	55,300	62,200	<b>69,100</b>	74,650	80,150	85,700	91,200

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2009

3 of 7

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Los Angeles County	Extremely Low	16,650	19,050	21,400	<b>23,800</b>	25,700	27,600	29,500	31,400
Area Median Income:	Very Low Income	27,750	31,700	35,700	<b>39,650</b>	42,800	46,000	49,150	52,350
62,100	Lower Income	44,400	50,750	57,100	<b>63,450</b>	68,550	73,600	78,700	83,750
	Median Income	43,450	49,700	55,900	<b>62,100</b>	67,050	72,050	77,000	81,950
	Moderate Income	52,150	59,600	67,050	<b>74,500</b>	80,450	86,400	92,400	98,350
Madera County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Marin County	Extremely Low	23,750	27,150	30,550	<b>33,950</b>	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	<b>56,550</b>	61,050	65,600	70,100	74,650
96,800	Lower Income	63,350	72,400	81,450	<b>90,500</b>	97,700	104,950	112,200	119,450
	Median Income	67,750	77,450	87,100	<b>96,800</b>	104,550	112,300	120,050	127,800
	Moderate Income	81,300	92,900	104,550	<b>116,150</b>	125,450	134,750	144,050	153,300
Mariposa County	Extremely Low	11,900	13,600	15,300	<b>17,000</b>	18,350	19,700	21,100	22,450
Area Median Income:	Very Low Income	19,800	22,650	25,450	<b>28,300</b>	30,550	32,850	35,100	37,350
56,600	Lower Income	31,700	36,250	40,750	<b>45,300</b>	48,900	52,550	56,150	59,800
	Median Income	39,600	45,300	50,950	<b>56,600</b>	61,150	65,650	70,200	74,700
	Moderate Income	47,550	54,300	61,100	<b>67,900</b>	73,350	78,750	84,200	89,650
Mendocino County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Merced County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Modoc County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Mono County	Extremely Low	14,050	16,100	18,100	<b>20,100</b>	21,700	23,300	24,900	26,550
Area Median Income:	Very Low Income	23,450	26,800	30,150	<b>33,500</b>	36,200	38,850	41,550	44,200
67,000	Lower Income	37,500	42,900	48,250	<b>53,600</b>	57,900	62,200	66,450	70,750
	Median Income	46,900	53,600	60,300	<b>67,000</b>	72,350	77,700	83,100	88,450
	Moderate Income	56,300	64,300	72,350	<b>80,400</b>	86,850	93,250	99,700	106,150
Monterey County	Extremely Low	14,150	16,150	18,200	<b>20,200</b>	21,800	23,450	25,050	26,650
Area Median Income:	Very Low Income	23,550	26,900	30,300	<b>33,650</b>	36,350	39,050	41,750	44,400
67,300	Lower Income	37,700	43,100	48,450	<b>53,850</b>	58,150	62,450	66,750	71,100
	Median Income	47,100	53,850	60,550	<b>67,300</b>	72,700	78,050	83,450	88,850
	Moderate Income	56,550	64,600	72,700	<b>80,750</b>	87,200	93,650	100,150	106,600

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2009

4 of 7

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Napa County	Extremely Low	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
Area Median Income:	Very Low Income	28,650	32,700	36,800	<b>40,900</b>	44,150	47,450	50,700	54,000
81,800	Lower Income	44,800	51,200	57,600	<b>64,000</b>	69,100	74,250	79,350	84,500
	Median Income	57,250	65,450	73,600	<b>81,800</b>	88,350	94,900	101,450	108,000
	Moderate Income	68,700	78,500	88,350	<b>98,150</b>	106,000	113,850	121,700	129,550
Nevada County	Extremely Low	14,550	16,600	18,700	<b>20,750</b>	22,400	24,050	25,750	27,400
Area Median Income:	Very Low Income	24,200	27,650	31,100	<b>34,550</b>	37,300	40,100	42,850	45,600
69,100	Lower Income	38,700	44,250	49,750	<b>55,300</b>	59,700	64,150	68,550	73,000
	Median Income	48,350	55,300	62,200	<b>69,100</b>	74,650	80,150	85,700	91,200
	Moderate Income	58,050	66,300	74,600	<b>82,900</b>	89,550	96,150	102,800	109,450
Orange County	Extremely Low	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
Area Median Income:	Very Low Income	32,550	37,200	41,850	<b>46,500</b>	50,200	53,950	57,650	61,400
86,100	Lower Income	52,100	59,500	66,950	<b>74,400</b>	80,350	86,300	92,250	98,200
	Median Income	60,250	68,900	77,500	<b>86,100</b>	93,000	99,900	106,750	113,650
	Moderate Income	72,300	82,650	92,950	<b>103,300</b>	111,550	119,850	128,100	136,350
Placer County	Extremely Low	15,300	17,500	19,650	<b>21,850</b>	23,600	25,350	27,100	28,850
Area Median Income:	Very Low Income	25,500	29,100	32,750	<b>36,400</b>	39,300	42,200	45,150	48,050
72,800	Lower Income	40,800	46,600	52,450	<b>58,250</b>	62,900	67,550	72,250	76,900
	Median Income	50,950	58,250	65,500	<b>72,800</b>	78,600	84,450	90,250	96,100
	Moderate Income	61,150	69,900	78,600	<b>87,350</b>	94,350	101,350	108,300	115,300
Plumas County	Extremely Low	12,850	14,700	16,500	<b>18,350</b>	19,800	21,300	22,750	24,200
Area Median Income:	Very Low Income	21,400	24,500	27,550	<b>30,600</b>	33,050	35,500	37,950	40,400
61,200	Lower Income	34,250	39,150	44,050	<b>48,950</b>	52,850	56,800	60,700	64,600
	Median Income	42,850	48,950	55,100	<b>61,200</b>	66,100	71,000	75,900	80,800
	Moderate Income	51,400	58,750	66,100	<b>73,450</b>	79,350	85,200	91,100	96,950
Riverside County	Extremely Low	14,000	16,000	18,000	<b>20,000</b>	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,300	26,650	29,950	<b>33,300</b>	35,950	38,650	41,300	43,950
64,500	Lower Income	37,300	42,650	47,950	<b>53,300</b>	57,550	61,850	66,100	70,350
	Median Income	45,150	51,600	58,050	<b>64,500</b>	69,650	74,800	80,000	85,150
	Moderate Income	54,200	61,900	69,650	<b>77,400</b>	83,600	89,800	96,000	102,150
Sacramento County	Extremely Low	15,300	17,500	19,650	<b>21,850</b>	23,600	25,350	27,100	28,850
Area Median Income:	Very Low Income	25,500	29,100	32,750	<b>36,400</b>	39,300	42,200	45,150	48,050
72,800	Lower Income	40,800	46,600	52,450	<b>58,250</b>	62,900	67,550	72,250	76,900
	Median Income	50,950	58,250	65,500	<b>72,800</b>	78,600	84,450	90,250	96,100
	Moderate Income	61,150	69,900	78,600	<b>87,350</b>	94,350	101,350	108,300	115,300
San Benito County	Extremely Low	16,850	19,300	21,700	<b>24,100</b>	26,050	27,950	29,900	31,800
Area Median Income:	Very Low Income	28,150	32,150	36,200	<b>40,200</b>	43,400	46,650	49,850	53,050
80,400	Lower Income	44,800	51,200	57,600	<b>64,000</b>	69,100	74,250	79,350	84,500
	Median Income	56,300	64,300	72,350	<b>80,400</b>	86,850	93,250	99,700	106,150
	Moderate Income	67,550	77,200	86,850	<b>96,500</b>	104,200	111,950	119,650	127,400
San Bernardino County	Extremely Low	14,000	16,000	18,000	<b>20,000</b>	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,300	26,650	29,950	<b>33,300</b>	35,950	38,650	41,300	43,950
64,500	Lower Income	37,300	42,650	47,950	<b>53,300</b>	57,550	61,850	66,100	70,350
	Median Income	45,150	51,600	58,050	<b>64,500</b>	69,650	74,800	80,000	85,150
	Moderate Income	54,200	61,900	69,650	<b>77,400</b>	83,600	89,800	96,000	102,150

Note: See instructions/example on last page to determine income limit for households larger than 8 persons



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
San Diego County	Extremely Low	17,350	19,850	22,300	<b>24,800</b>	26,800	28,750	30,750	32,750
Area Median Income:	Very Low Income	28,900	33,050	37,150	<b>41,300</b>	44,600	47,900	51,200	54,500
74,900	Lower Income	46,250	52,900	59,500	<b>66,100</b>	71,400	76,700	81,950	87,250
	Median Income	52,450	59,900	67,400	<b>74,900</b>	80,900	86,900	92,900	98,850
	Moderate Income	62,950	71,900	80,900	<b>89,900</b>	97,100	104,300	111,500	118,650
San Francisco County	Extremely Low	23,750	27,150	30,550	<b>33,950</b>	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	<b>56,550</b>	61,050	65,600	70,100	74,650
96,800	Lower Income	63,350	72,400	81,450	<b>90,500</b>	97,700	104,950	112,200	119,450
	Median Income	67,750	77,450	87,100	<b>96,800</b>	104,550	112,300	120,050	127,800
	Moderate Income	81,300	92,900	104,550	<b>116,150</b>	125,450	134,750	144,050	153,300
San Joaquin County	Extremely Low	13,350	15,300	17,200	<b>19,100</b>	20,650	22,150	23,700	25,200
Area Median Income:	Very Low Income	22,250	25,450	28,600	<b>31,800</b>	34,350	36,900	39,450	42,000
63,600	Lower Income	35,650	40,700	45,800	<b>50,900</b>	54,950	59,050	63,100	67,200
	Median Income	44,500	50,900	57,250	<b>63,600</b>	68,700	73,800	78,850	83,950
	Moderate Income	53,400	61,050	68,650	<b>76,300</b>	82,400	88,500	94,600	100,700
San Luis Obispo County	Extremely Low	14,900	17,000	19,150	<b>21,250</b>	22,950	24,650	26,350	28,050
Area Median Income:	Very Low Income	24,800	28,300	31,850	<b>35,400</b>	38,250	41,050	43,900	46,750
70,800	Lower Income	39,650	45,300	51,000	<b>56,650</b>	61,200	65,700	70,250	74,800
	Median Income	49,550	56,650	63,700	<b>70,800</b>	76,450	82,150	87,800	93,450
	Moderate Income	59,450	67,950	76,450	<b>84,950</b>	91,750	98,550	105,350	112,150
San Mateo County	Extremely Low	23,750	27,150	30,550	<b>33,950</b>	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	<b>56,550</b>	61,050	65,600	70,100	74,650
96,800	Lower Income	63,350	72,400	81,450	<b>90,500</b>	97,700	104,950	112,200	119,450
	Median Income	67,750	77,450	87,100	<b>96,800</b>	104,550	112,300	120,050	127,800
	Moderate Income	81,300	92,900	104,550	<b>116,150</b>	125,450	134,750	144,050	153,300
Santa Barbara County	Extremely Low	16,350	18,700	21,000	<b>23,350</b>	25,200	27,100	28,950	30,800
Area Median Income:	Very Low Income	27,250	31,100	35,000	<b>38,900</b>	42,000	45,100	48,250	51,350
70,400	Lower Income	43,600	49,800	56,050	<b>62,250</b>	67,250	72,200	77,200	82,150
	Median Income	49,300	56,300	63,350	<b>70,400</b>	76,050	81,650	87,300	92,950
	Moderate Income	59,150	67,600	76,050	<b>84,500</b>	91,250	98,000	104,800	111,550
Santa Clara County	Extremely Low	22,300	25,500	28,650	<b>31,850</b>	34,400	36,950	39,500	42,050
Area Median Income:	Very Low Income	37,150	42,450	47,750	<b>53,050</b>	57,300	61,550	65,800	70,050
105,500	Lower Income	59,400	67,900	76,400	<b>84,900</b>	91,650	98,450	105,250	112,050
	Median Income	73,850	84,400	94,950	<b>105,500</b>	113,950	122,400	130,800	139,250
	Moderate Income	88,600	101,300	113,950	<b>126,600</b>	136,750	146,850	157,000	167,100
Santa Cruz County	Extremely Low	19,450	22,250	25,000	<b>27,800</b>	30,000	32,250	34,450	36,700
Area Median Income:	Very Low Income	32,450	37,100	41,700	<b>46,350</b>	50,050	53,750	57,450	61,200
83,800	Lower Income	51,900	59,300	66,750	<b>74,150</b>	80,100	86,000	91,950	97,900
	Median Income	58,650	67,050	75,400	<b>83,800</b>	90,500	97,200	103,900	110,600
	Moderate Income	70,400	80,450	90,500	<b>100,550</b>	108,600	116,650	124,700	132,750
Shasta County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

# State Income Limits for 2009

6 of 7

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Sierra County	Extremely Low	12,400	14,150	15,950	<b>17,700</b>	19,100	20,550	21,950	23,350
Area Median Income:	Very Low Income	20,650	23,600	26,550	<b>29,500</b>	31,850	34,200	36,600	38,950
56,900	Lower Income	33,050	37,750	42,500	<b>47,200</b>	51,000	54,750	58,550	62,300
	Median Income	39,850	45,500	51,200	<b>56,900</b>	61,450	66,000	70,550	75,100
	Moderate Income	47,800	54,650	61,450	<b>68,300</b>	73,750	79,250	84,700	90,150
Siskiyou County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Solano County	Extremely Low	16,650	19,050	21,400	<b>23,800</b>	25,700	27,600	29,500	31,400
Area Median Income:	Very Low Income	27,800	31,750	35,750	<b>39,700</b>	42,900	46,050	49,250	52,400
79,400	Lower Income	44,450	50,800	57,150	<b>63,500</b>	68,600	73,650	78,750	83,800
	Median Income	55,600	63,500	71,450	<b>79,400</b>	85,750	92,100	98,450	104,800
	Moderate Income	66,700	76,250	85,750	<b>95,300</b>	102,900	110,550	118,150	125,800
Sonoma County	Extremely Low	16,850	19,250	21,650	<b>24,050</b>	25,950	27,900	29,800	31,750
Area Median Income:	Very Low Income	28,050	32,100	36,100	<b>40,100</b>	43,300	46,500	49,700	52,950
80,200	Lower Income	44,800	51,200	57,600	<b>64,000</b>	69,100	74,250	79,350	84,500
	Median Income	56,150	64,150	72,200	<b>80,200</b>	86,600	93,050	99,450	105,850
	Moderate Income	67,400	77,000	86,650	<b>96,250</b>	103,950	111,650	119,350	127,050
Stanislaus County	Extremely Low	12,550	14,300	16,100	<b>17,900</b>	19,350	20,750	22,200	23,650
Area Median Income:	Very Low Income	20,850	23,850	26,800	<b>29,800</b>	32,200	34,550	36,950	39,350
59,600	Lower Income	33,400	38,150	42,950	<b>47,700</b>	51,500	55,350	59,150	62,950
	Median Income	41,700	47,700	53,650	<b>59,600</b>	64,350	69,150	73,900	78,650
	Moderate Income	50,050	57,200	64,350	<b>71,500</b>	77,200	82,950	88,650	94,400
Sutter County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Tehama County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Trinity County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350
Tulare County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Tuolumne County	Extremely Low	12,250	14,000	15,750	<b>17,500</b>	18,900	20,300	21,700	23,100
Area Median Income:	Very Low Income	20,400	23,300	26,250	<b>29,150</b>	31,500	33,800	36,150	38,500
58,300	Lower Income	32,650	37,300	42,000	<b>46,650</b>	50,400	54,100	57,850	61,600
	Median Income	40,800	46,650	52,450	<b>58,300</b>	62,950	67,650	72,300	76,950
	Moderate Income	48,950	55,950	62,950	<b>69,950</b>	75,550	81,150	86,750	92,350
Ventura County	Extremely Low	18,400	21,000	23,650	<b>26,250</b>	28,350	30,450	32,550	34,650
Area Median Income:	Very Low Income	30,650	35,000	39,400	<b>43,750</b>	47,250	50,750	54,250	57,750
86,100	Lower Income	49,000	56,000	63,000	<b>70,000</b>	75,600	81,200	86,800	92,400
	Median Income	60,250	68,900	77,500	<b>86,100</b>	93,000	99,900	106,750	113,650
	Moderate Income	72,300	82,650	92,950	<b>103,300</b>	111,550	119,850	128,100	136,350
Yolo County	Extremely Low	15,250	17,450	19,600	<b>21,800</b>	23,550	25,300	27,050	28,800
Area Median Income:	Very Low Income	25,400	29,050	32,650	<b>36,300</b>	39,200	42,100	45,000	47,900
72,600	Lower Income	40,650	46,500	52,300	<b>58,100</b>	62,750	67,400	72,050	76,700
	Median Income	50,800	58,100	65,350	<b>72,600</b>	78,400	84,200	90,000	95,850
	Moderate Income	60,950	69,700	78,400	<b>87,100</b>	94,050	101,050	108,000	114,950
Yuba County	Extremely Low	11,750	13,400	15,100	<b>16,750</b>	18,100	19,450	20,750	22,100
Area Median Income:	Very Low Income	19,550	22,300	25,100	<b>27,900</b>	30,150	32,350	34,600	36,850
55,800	Lower Income	31,250	35,700	40,200	<b>44,650</b>	48,200	51,800	55,350	58,950
	Median Income	39,050	44,650	50,200	<b>55,800</b>	60,250	64,750	69,200	73,650
	Moderate Income	46,850	53,550	60,250	<b>66,950</b>	72,300	77,650	83,000	88,350

**Instructions and example to determine income limit for households larger than eight persons:**

Per person (PP) adjustment above 8: (1) multiply the 4-person income limit by eight percent (8%), (2) multiply result by number of persons in excess of eight, (3) add the amount to the 8-person income limit, and (4) round to the nearest \$50.

<b>E X A M P L E</b>	4 persons	8% PP Adj	+ 8 persons	=9 persons	8 person +	8% Adj x 2	=10 persons
Extremely Low	16,750	1340	22,100	23,450	22,100	2680	24,800
Very Low Income	27,900	2232	36,850	39,100	36,850	4464	41,300
Lower Income	44,650	3572	58,950	62,500	58,950	7144	66,100
Moderate Income	66,950	5356	88,350	93,700	88,350	10712	99,050